

# EXHIBIT A



Creditor: Sprint  
 Original Creditor: Sprint  
 Account Number: [REDACTED]  
 Amount of Debt: \$2,388.34  
 Reference Number: [REDACTED]

August 27, 2020  
 Original Balance: \$2,388.34  
 Interest Accrued: N/A  
 Non-interest Charges & Fees: N/A  
 Payments: \$0.00

NICOLE WILLIAMS

Our records indicate that your balance with Sprint remains unpaid; therefore, your account has been placed with ERC® for collection efforts. We are authorized to settle your account for less than the full original balance in the amount of \$1,671.84.

Upon completion of the settlement agreement, all future collection efforts will cease, and the residual balance will remain with Sprint.

This serves as notice to you that ERC® has been authorized to report your delinquent account to the national credit bureaus when allowed by applicable law.

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Unless you dispute the validity of the debt, or any portion thereof, within thirty (30) days after receipt of the notice, the debt will be assumed to be valid by us.

If you notify our office below in writing within the thirty-day period that the debt, or any portion thereof is disputed, we will obtain verification of the debt or a copy of any judgment that may be of record against you. We will mail the verification or copy of the judgment to you.

Upon your written request to this office within the thirty-day period, we will provide you with the name and address of the original creditor, if different from the current creditor listed in the above section of this notice.

James Cecil, Senior Vice President of Operations



For self-service options, please visit our website at [www.ercbpo.com/help](http://www.ercbpo.com/help).

Telephone: (800) 656-9049 Toll Free. All calls are recorded and may be monitored for training purposes.

Send correspondence to: ERC®, P.O. Box 57610, Jacksonville, FL 32241

Office Hours (Eastern Time): Mon-Thurs: 8:00 am-11:00 pm, Fri: 8:00 am-10:00 pm, Sat: 8:00 am-8:00 pm

Pay with cash at participating locations free of charge. See reverse for details.



This is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. Nothing in this letter overrides, withdraws, or overshadows your right to dispute the debt.

**NOTICE - SEE REVERSE SIDE FOR IMPORTANT NOTICES AND CONSUMER RIGHTS**

Please do not send correspondence to this address.

P.O. BOX 1259, Dept 98696  
 Oaks, PA 19456



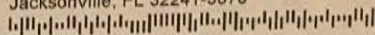
August 27, 2020

IF PAYING BY CREDIT OR DEBIT CARD, FILL OUT BELOW	
OR IF PAYING BY CHECK OR MONEY ORDER PLEASE REMIT TO ADDRESS BELOW	
<input type="checkbox"/> VISA	<input type="checkbox"/> MasterCard
BILLING ZIP	
CARD NUMBER	
SIGNATURE	EXP. DATE
REFERENCE NUMBER	\$ AMOUNT PAID

NICOLE WILLIAMS  
 [REDACTED]

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ERC®  
 P.O. Box 23870  
 Jacksonville, FL 32241-3870



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